

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 20837

Subject	Zip Code Tabulation Area : 20837			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	4,687	+/- 252	100.0%	+/- (X)
In labor force	3,341	+/- 297	71.3%	+/- 4.7
Civilian labor force	3,341	+/- 297	71.3%	+/- 4.7
Employed	3,179	+/- 327	67.8%	+/- 5.7
Unemployed	162	+/- 95	3.5%	+/- 2
Armed Forces	0	+/- 17	0%	+/- 0.7
Not in labor force	1,346	+/- 225	28.7%	+/- 4.7
Civilian labor force	3,341	+/- 297	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	4.8%	+/- 2.9
Females 16 years and over				
Population 16 years and over	2,443	+/- 228	(X)	+/- (X)
In labor force	1,572	+/- 214	64.3%	+/- 5.8
Civilian labor force	1,572	+/- 214	64.3%	+/- 5.8
Employed	1,558	+/- 213	63.8%	+/- 5.9
Own children under 6 years	182	+/- 83	(X)	+/- (X)
All parents in family in labor force	78	+/- 59	42.9%	+/- 25.4
Own children 6 to 17 years	1,123	+/- 191	(X)	+/- (X)
All parents in family in labor force	669	+/- 206	59.6%	+/- 15.1
COMMUTING TO WORK				
Workers 16 years and over	3,131	+/- 335	100.0%	+/- (X)
Car, truck, or van -- drove alone	2,212	+/- 269	70.6%	+/- 7.7
Car, truck, or van -- carpooled	416	+/- 205	13.3%	+/- 6
Public transportation (excluding taxicab)	149	+/- 71	4.8%	+/- 2.2
Walked	77	+/- 57	2.5%	+/- 1.7
Other means	0	+/- 17	0%	+/- 1.1
Worked at home	277	+/- 126	8.8%	+/- 3.9
Mean travel time to work (minutes)	34.4	+/- 3.7	(X)%	+/- (X)
OCCUPATION				
Civilian employed population 16 years and over	3,179	+/- 327	100.0%	+/- (X)
Management, business, science, and arts occupations	1,474	+/- 291	46.4%	+/- 7.7
Service occupations	470	+/- 174	14.8%	+/- 4.9
Sales and office occupations	947	+/- 226	29.8%	+/- 6.6
Natural resources, construction, and maintenance occupations	198	+/- 108	6.2%	+/- 3.5
Production, transportation, and material moving occupations	90	+/- 62	2.8%	+/- 1.9
INDUSTRY				
Civilian employed population 16 years and over	3,179	+/- 327	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	53	+/- 66	1.7%	+/- 2.1
Construction	309	+/- 190	9.7%	+/- 6
Manufacturing	149	+/- 103	4.7%	+/- 3.1
Wholesale trade	60	+/- 54	1.9%	+/- 1.7
Retail trade	309	+/- 181	9.7%	+/- 5.5
Transportation and warehousing, and utilities	52	+/- 50	1.6%	+/- 1.5
Information	45	+/- 42	1.4%	+/- 1.3
Finance and insurance, and real estate and rental and leasing	134	+/- 70	4.2%	+/- 2.1
Professional, scientific, and management, and administrative and waste	594	+/- 171	18.7%	+/- 5.7
Educational services, and health care and social assistance	665	+/- 171	20.9%	+/- 4.9
Arts, entertainment, and recreation, and accommodation and food services	232	+/- 113	7.3%	+/- 3.3
Other services, except public administration	230	+/- 120	7.2%	+/- 3.7
Public administration	347	+/- 134	10.9%	+/- 3.9

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CLASS OF WORKER				
Civilian employed population 16 years and over	3,179	+/- 327	100.0%	+/- (X)
Private wage and salary workers	2,405	+/- 274	75.7%	+/- 5.2
Government workers	654	+/- 187	20.6%	+/- 5
Self-employed in own not incorporated business workers	120	+/- 59	3.8%	+/- 1.9
Unpaid family workers	0	+/- 17	0%	+/- 1.1
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)				
Total households	1,963	+/- 125	100.0%	+/- (X)
Less than \$10,000	47	+/- 48	2.4%	+/- 2.4
\$10,000 to \$14,999	0	+/- 17	0%	+/- 1.8
\$15,000 to \$24,999	27	+/- 30	1.4%	+/- 1.5
\$25,000 to \$34,999	96	+/- 73	4.9%	+/- 3.7
\$35,000 to \$49,999	121	+/- 85	6.2%	+/- 4.2
\$50,000 to \$74,999	386	+/- 117	19.7%	+/- 6.3
\$75,000 to \$99,999	203	+/- 82	10.3%	+/- 4.2
\$100,000 to \$149,999	352	+/- 127	17.9%	+/- 6.2
\$150,000 to \$199,999	370	+/- 123	18.8%	+/- 5.8
\$200,000 or more	361	+/- 114	18.4%	+/- 5.7
Median household income (dollars)	\$122,663	+/- 27635	(X)%	+/- (X)
Mean household income (dollars)	\$133,807	+/- 13760	(X)%	+/- (X)
With earnings	1,807	+/- 137	92.1%	+/- 4.5
Mean earnings (dollars)	\$129,972	+/- 14688	(X)%	+/- (X)
With Social Security	306	+/- 80	15.6%	+/- 4.1
Mean Social Security income (dollars)	\$22,708	+/- 3835	(X)%	+/- (X)
With retirement income	316	+/- 91	16.1%	+/- 4.6
Mean retirement income (dollars)	\$32,138	+/- 12274	(X)%	+/- (X)
With Supplemental Security Income	54	+/- 40	2.8%	+/- 2
Mean Supplemental Security Income (dollars)	\$6,117	+/- 2987	(X)%	+/- (X)
With cash public assistance income	22	+/- 25	1.1%	+/- 1.3
Mean cash public assistance income (dollars)	\$9,995	+/- 10553	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	56	+/- 46	2.9%	+/- 2.3
Families	1,465	+/- 129	100.0%	+/- (X)
Less than \$10,000	15	+/- 22	1%	+/- 1.5
\$10,000 to \$14,999	0	+/- 17	0%	+/- 2.4
\$15,000 to \$24,999	25	+/- 43	1.7%	+/- 2.9
\$25,000 to \$34,999	14	+/- 23	1%	+/- 1.6
\$35,000 to \$49,999	59	+/- 46	4%	+/- 3.2
\$50,000 to \$74,999	321	+/- 120	21.9%	+/- 8
\$75,000 to \$99,999	112	+/- 66	7.6%	+/- 4.4
\$100,000 to \$149,999	288	+/- 102	19.7%	+/- 6.8
\$150,000 to \$199,999	334	+/- 121	22.8%	+/- 7.5
\$200,000 or more	297	+/- 121	20.3%	+/- 8.1
Median family income (dollars)	\$137,802	+/- 17139	(X)%	+/- (X)
Mean family income (dollars)	\$146,069	+/- 18486	(X)%	+/- (X)
Per capita income (dollars)	\$45,364	+/- 5212	(X)%	+/- (X)
Nonfamily households	498	+/- 139	(X)	+/- (X)
Median nonfamily income (dollars)	\$63,529	+/- 30781	(X)%	+/- (X)
Mean nonfamily income (dollars)	\$96,018	+/- 25323	(X)%	+/- (X)
Median earnings for workers (dollars)	\$45,765	+/- 9253	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	\$89,138	+/- 18180	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	\$62,931	+/- 8644	(X)%	+/- (X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	5,888	+/- 249	5888%	+/- (X)
With health insurance coverage	5,420	+/- 362	92.1%	+/- 4.7
With private health insurance	5,235	+/- 383	88.9%	+/- 5
With public coverage	696	+/- 135	11.8%	+/- 2.3
No health insurance coverage	468	+/- 278	7.9%	+/- 4.7
Civilian noninstitutionalized population under 18 years	1,357	+/- 191	1357%	+/- (X)
No health insurance coverage	77	+/- 96	5.7%	+/- 6.9
Civilian noninstitutionalized population 18 to 64 years	4,025	+/- 227	4025%	+/- (X)
In labor force:	3,166	+/- 259	3166%	+/- (X)
Employed:	3,004	+/- 292	3004%	+/- (X)
With health insurance coverage	2,725	+/- 299	90.7%	+/- 5.8
With private health insurance	2,725	+/- 299	90.7%	+/- 5.8
With public coverage	51	+/- 43	1.7%	+/- 1.4
No health insurance coverage	279	+/- 179	9.3%	+/- 5.8
Unemployed:	162	+/- 95	162%	+/- (X)
With health insurance coverage	124	+/- 99	76.5%	+/- 25.3
With private health insurance	124	+/- 99	76.5%	+/- 25.3
With public coverage	0	+/- 17	0%	+/- 19.3
No health insurance coverage	38	+/- 33	23.5%	+/- 25.3
Not in labor force:	859	+/- 204	859%	+/- (X)
With health insurance coverage	785	+/- 190	91.4%	+/- 9.5
With private health insurance	775	+/- 189	90.2%	+/- 9.6
With public coverage	63	+/- 42	7.3%	+/- 4.7
No health insurance coverage	74	+/- 86	8.6%	+/- 9.5
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	1%	+/- 1.5
With related children under 18 years	(X)	+/- (X)	0%	+/- 4.9
With related children under 5 years only	(X)	+/- (X)	0%	+/- 34.9
Married couple families	(X)	+/- (X)	1.2%	+/- 1.8
With related children under 18 years	(X)	+/- (X)	0%	+/- 5.7
With related children under 5 years only	(X)	+/- (X)	0%	+/- 39.7
Families with female householder, no husband present	(X)	+/- (X)	0%	+/- 13.7
With related children under 18 years	(X)	+/- (X)	0%	+/- 27.3
With related children under 5 years only	(X)	+/- (X)	0%	+/- 76.9
All people	(X)	+/- (X)	2.3%	+/- 1.5
Under 18 years	(X)	+/- (X)	1.3%	+/- 2.1
Related children under 18 years	(X)	+/- (X)	0%	+/- 2.6
Related children under 5 years	(X)	+/- (X)	0%	+/- 26.3
Related children 5 to 17 years	(X)	+/- (X)	0%	+/- 2.9
18 years and over	(X)	+/- (X)	2.6%	+/- 1.7
18 to 64 years	(X)	+/- (X)	2.9%	+/- 1.9
65 years and over	(X)	+/- (X)	0.2%	+/- 0.5
People in families	(X)	+/- (X)	0.6%	+/- 0.8
Unrelated individuals 15 years and over	(X)	+/- (X)	14%	+/- 8.4

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.